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ABSTRACT

This report provides information on the amounts and types of financial assistance available to students both within the member states of the European Community and across its frontiers. The first part of the report summarizes the main systems of financial assistance for students in higher education in the European Community, looking at several factors: tuition fees; types of financial assistance available; means testing of awards; the academic criteria applied; whether the amount of assistance is variable, and if so, what the criteria are; other social benefits received by students; portability; and eligibility. A table and a chart summarize this information for the countries covered: Belgium (listing the French and the Flemish communities separately), Denmark, Federal Republic of Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Portugal, and the United Kingdom. The remainder of the report provides information for each of the factors for the countries noted above. (CH)

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ED 401 787

EURYDICE

THE MAIN SYSTEMS OF FINANCIAL ASSISTANCE FOR STUDENTS IN HIGHER EDUCATION IN THE EUROPEAN COMMUNITY

JUNE 1993

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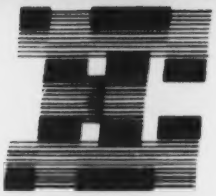

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in the European Community

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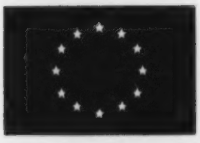

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FOREWORD

Higher education and student mobility are more than ever before the focus of debate in education. These topics have been discussed at Community level on a number of occasions already, and most recently in the course of the Danish Presidency which concentrated in particular on furthering an open European space for cooperation within higher education.

One of the most sensitive aspects of access to higher education, both within Member States and across frontiers, is unquestionably that of the financial assistance available to students. **Does it exist in all countries? What form does it take (grants, loans)? What percentage of students are eligible for financial assistance? What expenses is it intended to cover? Is it available to students coming from other Member States? Is it "portable", that is, can students obtain such assistance to pursue full courses of study abroad?**

Aware of the need for basic information on these questions, more especially in the context of the work of the Education Committee at Community level, the Task Force Human Resources, Education, Training and Youth, asked the European Unit of the EURYDICE network to prepare a report summarising the main systems of financial assistance for students in higher education in the European Community. The documentation on which this analysis is based, and in particular the work undertaken by ERASMUS, are listed in the annexe and may be consulted for more detailed information.

The EURYDICE European Unit would like to express its thanks to all members of the network for their indispensable contribution to this document and to Dominique Lafontaine for coordinating its production. The EURYDICE network would hope to be able to continue to contribute in this way to increasing mutual understanding in the field of education within the European Community.

Luce Pépin
Director of the EURYDICE European Unit
June 1993

SUMMARY ANALYSIS OF FINANCIAL ASSISTANCE FOR STUDENTS IN HIGHER EDUCATION

Tuition fees

Eight of the twelve Member States have tuition fees for higher education. Access to studies is free in Germany, Denmark, Greece and Luxembourg.

Types of financial assistance

Grants and loans are available in almost all Member States. However, grants are the commonest form of basic assistance in the majority of them. Germany, Luxembourg and Greece operate a mixed system (part of the award in the form of a grant and part in the form of a loan), and in a number of Member States there is now a trend towards extending the system of loans.

Are awards means-tested?

Amongst the Member States, clear differences of approach are evident:

- Denmark and the Netherlands support *all* students, regardless of their income.
- In all the other countries, awards are subject to a means test related to the student's financial situation.

  The income ceilings above which no financial assistance is given vary from country to country, and this variation influences the number of students receiving support in each.

Consequently, the percentage of students assisted in Luxembourg, the "new" German *Länder*

(former East Germany) and the United Kingdom is high (between 76 and 90%). The proportions of students receiving support in Belgium (French and Flemish Communities), Spain, France, the "old *Länder*" of the Federal Republic of Germany and Ireland are smaller (between 18 and 34%). The proportions of financially assisted students are smallest in Greece, Italy and Portugal (between 2.5 and 10-15%).

Are academic criteria applied?

This is the case in more than half of the Member States. The conditions are sometimes stringent. (In Belgium and France, for example, repeating of a year leads to withdrawal of the grant).

Variable amounts of grant

In all countries, the amount of grant varies according to the income of the parents (and/or the student) and/or the place of residence (student living at parents' home or not; distance between place of study and residence).

Other social benefits

In most countries, students also enjoy other benefits:

- fiscal advantages (tax reductions; continued payment of family allowances); and/or
- benefits in kind, such as lower tuition fees, concessionary fares on public transport, free course materials, etc.).

In order to establish the full extent of assistance provided, both the direct financial assistance and these additional benefits must be looked at together. It is nonetheless difficult for the outside observer to form a clear idea of the extent to which the support provided meets students' actual living costs in the individual Member States.

Portability

The principle of the portability of basic grants is far from being generally accepted. Only Luxembourg and France guarantee unconditional portability within the European Community. Six Member States, on the other hand (Spain, Greece, Ireland, Italy, Portugal and the United Kingdom), do not provide portability of grants to enable students to undertake full courses of study abroad. In the remaining four Member States (Federal Republic of Germany, Belgium, Denmark and the Netherlands), there is portability (for part of a course of study as far as the Federal Republic is concerned) but subject to fairly restrictive conditions, a more favourable attitude being observed in relation to regions which are geographically close. This opening-up on the basis of proximity is often regarded as a trial stage which might be extended to more distant regions in future, in the context of the single European market.

Eligibility

No Member State regards other Member States' students as unconditionally eligible for its main system of financial assistance. The conditions imposed by countries are without exception fairly restrictive. Some countries (Spain and Portugal) only give access to their scheme on a basis of reciprocity, while others (the United Kingdom) restrict the type of assistance for which students may apply. Even those countries with the most liberal approach on this point require either one of the parents or the student to be working, or to have worked, in the country concerned (Belgium, Denmark, the Federal Republic of Germany, France and Italy). In Ireland, students from other Member States have simply no access to the system of student grants.

Systems of Grants in the European Community - Eligibility and Portability

	Belgium French and Flemish Comm.	Denmark	Federal Republic of Germany	Greece	Spain	France	Ireland	Italy	Luxem-bourg	Netherlands	Portugal	United Kingdom
Tuition fees	Yes	No	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Form of main financial support	Fr. Comm.: Grant + Loan Flem.Comm.: Grant	Grant + Loan	Grant 50 % Loan 50 %	Grant + Loan	Grant	Grant + Loan	Grant + Loan	Grant + Loan	Grant + Loan	Grant + Loan	Grant + Loan	Grant + Loan
Depends on income of student/parents/ spouse	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No (for the basic grant)	Yes	Yes
Depends on academic criteria	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes
Percentage of all students receiving direct assistance	Fr.C.: 20 % Fl.C.: 23 %	100 %	33 % (West) 90 % (East)	7 %	± 20 %	± 18 %	± 34 %	2,5 %	80 %	100 %	10 to 15 %	78 % Grant 28 % Loan
Amount variable according to income and/or place of residence	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Eligibility of EC students for direct assistance	Yes, with limitations	Yes, with limitations	Yes, with limitations	Yes, except Netherlands and Luxembourg	No, except on a reciprocal basis	Yes, with limitations	No	Yes, with limitations	Yes, with limitations	Yes, with limitations	No, except on a reciprocal basis	Yes, with limitations
Portability	Yes, with limitations	Yes, with limitations	Yes with limitations	No	No, except post-graduate	Yes	No	No	Yes	Yes, with limitations	No	No
Other social benefits	- Family allowance paid until age 25 - Tax allowances - Reduced tuition fees - Con-cessinary fares	No	- Family allowances until age 27 - Tax allowances	- Family allowances - Free medical services - Concession-ary fares - Free course material	Grants: - Travelling expenses - Public transport - Accommo-dation - Exemption from tuition fees - Course material	- Exemption from tuition fees (in the public sector) - Tax allowances - Travelling expenses	- Reduced tuition fees	- Family allowances paid until age 26 - Exemption from tuition fees	- Family allowan-ces paid until age 27	- Family allowances - Tax allowances - Free pass for public transport	- Reductions on price of educa-tional materials; free medi-cal care, sports and cultural activities	- Remission of tuition fees

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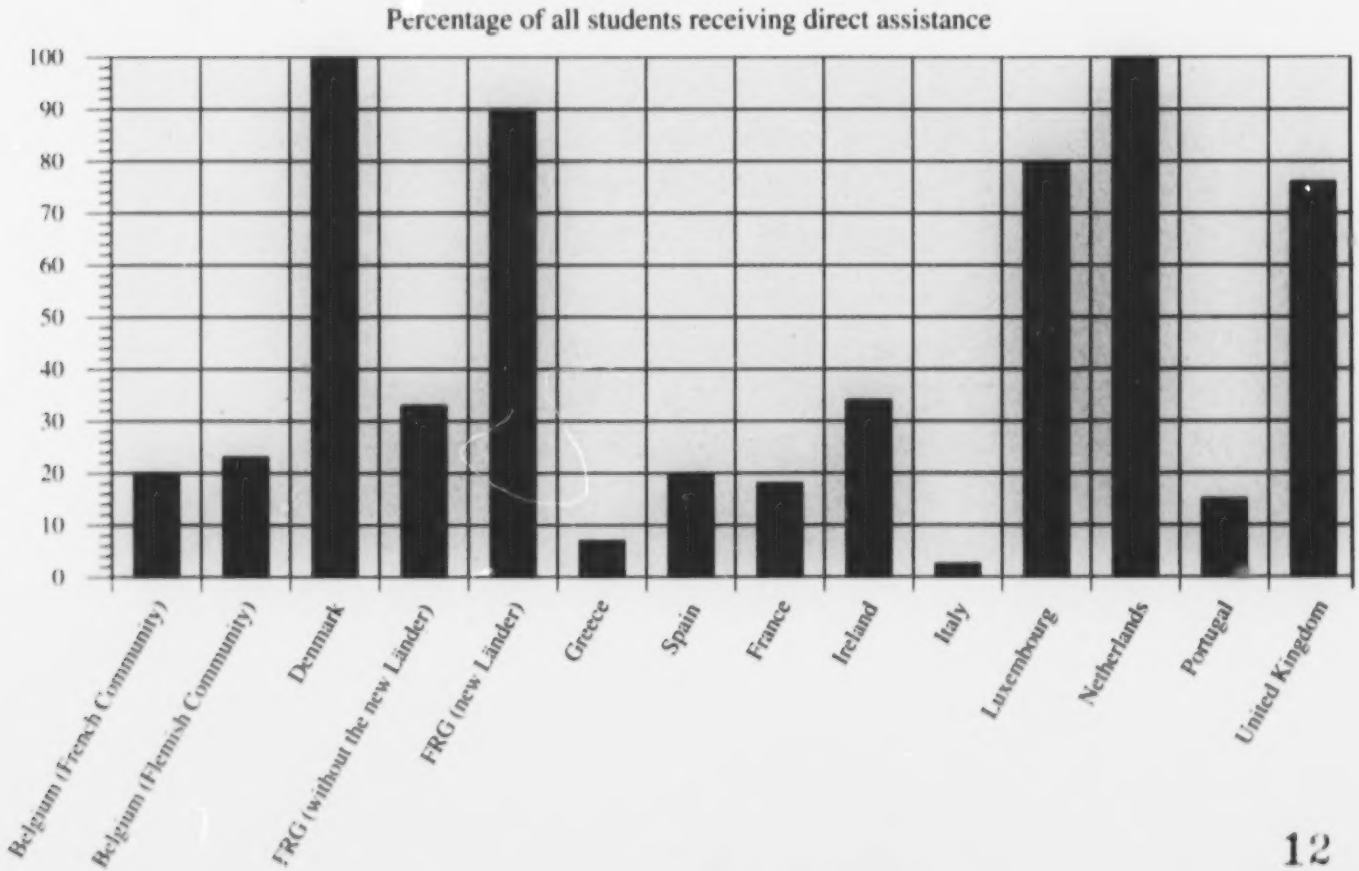
SYSTEMS OF GRANTS IN THE EUROPEAN COMMUNITY



BELGIUM (French Community)

Tuition fees.

Identical tuition fees for Belgians and for students from other EC Member States. Very high fees for other foreign students. Reduced tuition fees for those awarded grants.

Form of main system of financial assistance.

- Grants.
- Limited system of low-interest loans for families with three or more dependent children. The loan amounts are modest.

Criteria of eligibility.

Grants

- Family income (disadvantaged families).
- Academic performance. Students must pass their examinations, and repetition of a year leads to withdrawal of the grant for the repeated year.
- Age (35 years maximum).
- Full-time courses.
- Applicants may not already hold a university degree/diploma (full-cycle).

Loans

- Number of dependent children (at least three).
- Family income.
- No academic criteria applied.
- Applicants may not already hold a higher education degree/ diploma.

Percentage of students receiving financial assistance.

20%.

Is the amount of assistance variable? What are the criteria?

Yes.

According to:

- parents' income,

- number of dependants supported by parents,
- distance between home and place of study,
- year of study,
- need to rent accommodation.

What expenses is this intended to cover?

The average amount of the grant - ECU 863 per year - falls far short of covering living expenses, which are estimated at around ECU 4 550 per year.

Portability: Is financial assistance available to students to undertake a full course of study abroad?

- Yes, subject to certain conditions.
- Full courses of study abroad are only subsidised by the French Community where equivalent courses are not available in Belgium (in the French Community). In the German-speaking Community, which has no university, the system is more flexible with greater portability of grants to undertake studies in the Federal Republic of Germany and the Netherlands.

Other social benefits.

- Continuation of family allowances up to age 25.
- Tax reductions if the student's income does not exceed a certain ceiling.
- Reduced tuition fees for those awarded grants.
- Reduced fares on public transport (student tickets).

Eligibility of students from other Member States for financial assistance.

- Yes, but limited.

Students from other EC Member States may apply for a grant if one of their parents works in Belgium, or for a loan if their family is living in Belgium (families of at least three children).

Other sources of grants, loans and subsidies.

A variety of other grants are available from foundations, private bodies and universities.

BELGIUM (Flemish Community)

Tuition fees.

There are tuition fees; for courses in the universities, the maximum was ECU 450 in 1992/93.

Form of main system of financial assistance.

- Grants.
- Loans provided for under the basic law on financial assistance, but no order made yet to bring this into force.

Criteria of eligibility.

- Taxable income and unearned income of the student and those responsible for student's support.

Percentage of students receiving financial assistance.

20.17% for university and non-university full-cycle courses.

27.19% for non-university short-cycle courses.

Average about 23%.

Is the amount of assistance variable? What are the criteria?

Yes.

According to:

- income of student and student's parents,
- whether or not student lives at home with parents,
- distance between place of study and residence.

What expenses is this intended to cover?

Subsistence and study costs.

In practice, grants are rather low - a maximum of ECU 2 275 per year.

Portability: Is financial assistance available for students to undertake a full course of study abroad?

- Yes, subject to certain conditions.
- Full courses of study abroad are only subsidised by the Flemish Community if equivalent courses are not available in Belgium or if, under certain circumstances, the student's family is living abroad. There is full portability for students pursuing their studies in the Netherlands (GENT programme).

Other social benefits.

- Continuation of family allowances up to age 25.
- Tax reductions if children are studying.
- Reduced tuition fees.

Eligibility of students from other Member States for financial assistance.

Students from other EC Member States may apply for financial support if one of their parents works or has worked in Belgium or if they have lived in Belgium with their family for at least two years.

Other sources of grants, loans and subsidies.

Grants and loans from private foundations and bodies.

DENMARK

Tuition fees.

There are no tuition fees.

Form of main system of financial assistance.

Grant and supplementary loan at interest, constantly adjusted in line with movements in the cost of living.

Criteria of eligibility.

- Age: 18 years minimum.
- Students to be "active", i.e. attend classes and take their examinations.
- Undertake for a duration of at least three months full-time courses recognised by the State.
- No academic criteria.
- No means test. All students are entitled, unless the student is under 18, in which case account is taken of parental income in determining eligibility.

Percentage of students receiving financial assistance.

Statistics not provided, but must be close to 100%. (In 1992, 210 000 students received grants; of those, 78 000 also received a loan.)

Is the amount of assistance variable? What are the criteria?

Yes.

According to:

• place of residence (at home with parents or not);

• financial situation of the student and, until the month following the student's 19th birthday, the parents' income. The grant is reduced if the income exceeds a certain limit.

What expenses is this intended to cover?

Subsistence expenses, the cost of books and other educational materials.

The maximum grant amounts to ECU 430 per month, while the living expenses for a student are estimated at ECU 640 per month.

Portability: Is financial assistance available for students to undertake a full course of study abroad?

- Yes, subject to certain conditions.
- A distinction is made between:

a) *Studies in Scandinavia.*

For students to "export" their grants, the courses must correspond to those provided in Denmark and be recognised there, and it must be possible to use the qualifications in Denmark.

b) *Studies outside Scandinavia.*

In principle, the maximum duration (as from 1993) is three years.

Support may exceptionally be provided for longer, if the courses of study chosen are not available in Denmark and the qualifications meet a need on the Danish labour market.

Other social benefits.

- None. As parents do not pay for studies, there are no other tax allowances.

Eligibility of students from other Member States for financial assistance.

- Yes, but limited.
- Conditions: parents must work, or have worked, in Denmark, in accordance with the European rules on free movement between Member States.

Other sources of grants, loans and subsidies.

Other grants from private foundations are available for specific groups.

FEDERAL REPUBLIC OF GERMANY

Tuition fees.

There are no tuition fees.

Modest student contribution payable each semester (*Sozialgebühren*).

Form of main system of financial assistance.

The *Bundesausbildungsförderungsgesetz* (BAföG) provides a mixed system, with 50% grant and 50% interest-free loan.

Criteria of eligibility.

- Age: under 30 years when beginning studies.
- There are academic criteria. BAföG is awarded for a limited period, and students have to provide evidence of progress in their studies. (From the fifth semester, grants are paid only if students provide evidence that they are actively pursuing their studies - BAföG, Section 48.)
- Family income. The law guarantees individual support if students do not have the means (principally via their parents) to cover their subsistence and study costs.

Percentage of students receiving financial assistance (BAföG).

In 1992, 33% in the former West Germany and 90% in the former East Germany.

Is the amount of assistance variable? What are the criteria?

Yes.

According to:

- the income of the student, the student's spouse and parents,
- place of residence (student living at home with parents or not),
- location of the institution attended (old or new *Länder* or abroad).

What expenses is this intended to cover?

The grant awarded may cover subsistence and accommodation costs.

Portability: Is financial assistance available for students to undertake study abroad?

- Yes, within certain limits.
- Studies abroad, if they are considered educationally useful, are financed by BAföG (the main system of support), generally for one year. The grant is increased by varying amounts depending on the country of destination.
- Students may obtain other grants to study abroad. These are awarded by the *Deutscher Akademischer Austauschdienst* (DAAD), by foundations for the encouragement of particularly able students or by other private organisations. These are granted only on the basis of students' results. They replace in part the financial assistance under the BAföG and are limited to one year.

Other social benefits.

- Continuation of family allowances up to age 27 if children are studying.
- Tax allowances or additional family allowances if children are studying.

Eligibility of students from other Member States for financial assistance.

- Yes, to a limited extent.
- Students from other Member States may benefit from BAföG or other grants if, during the period prior to their application, they have worked in the Federal Republic of Germany and there is a direct link between the nature of this work and the course they wish to follow, or if their parents have exercised their rights under the law on freedom of movement between Member States and their children have the right to remain in the Federal Republic of Germany.

Other sources of grants, loans and subsidies.

- Other grants for the most able students awarded by public or private foundations; by trade unions; and by political parties and the churches, mainly from public funds.
- Grants for gifted students, mainly at doctoral level.
- Grants for foreigners (DAAD, for students from the developing countries and countries in Central and Eastern Europe, and in some cases also from political foundations).

GREECE

Tuition fees.

There are no tuition fees for Greek students or for foreigners from countries in which Greeks pay no tuition fees.

Form of main system of financial assistance.

- Prior to 1992/93, grants for post-graduate study (on academic criteria), and interest-free loans from the second year of studies; students to have passed 80% of the examinations in the preceding year.
- From 1992/93, a mixed grant and loan system (50% grant and 50% interest-free loan)., Scholarships for academic performance for very able students; these are allocated to the students who obtain the best results, the number of recipients being fixed for each section.

Criteria of eligibility.

Grants and loans

- A limit is set in terms of the numbers of students in each section.
- Family income.
- Academic criteria.
- Distance between place of study and place of residence.

Percentage of students receiving financial assistance.

7%.

Is the amount of assistance variable? What are the criteria?

Variable (in particular, according to academic criteria).

What expenses is this intended to cover?

Grants and loans: ECU 563 per student p.a.

Scholarships: ECU 750 p.a. for the top student and ECU 563 for the runner-up, with varying amounts for the third and others depending on the number of students in the department.

Post-graduate studies: as from 1993, the amount is fixed at ECU 263 a month.

Living costs are estimated at ECU 113 - 225 a month.

Portability: Is financial assistance available for students to undertake a full course of study abroad?

- No.
- No State support to undertake full courses of study abroad at under-graduate level.
- Grants for post-graduate study, covering all the student's expenses.

Other social benefits.

- Free medical care.
- Free course and examination materials.
- Reductions of 25% to 50% on transport.
- Continuation of family allowances for children who are studying.

Eligibility of students from other Member States for financial assistance.

- Yes, but limited.
- The national grant system itself does not appear accessible (number of grants already very limited for Greek nationals).

  However, Greece does offer grants for a period of 10 to 20 months for students from 35 countries around the world, including all the EC countries, with the exception of the Netherlands and Luxembourg. Graduates who have obtained degrees in Member States of the Council of Europe can also apply for a grant to prepare a doctoral thesis in Greece.

  The University of Athens has its own service of assistance from which foreign students can obtain help.

Other sources of grants, loans and subsidies.

The University of Athens has funds of its own which can be used to assist Greek and foreign students.

SPAIN

Tuition fees.

Yes.

Exemption possible for students receiving grants and for large families, and also for particularly able students.

Form of main system of financial assistance.

- "General" grants for students at all levels of higher education.
- Work-study grants: grants for assistantships during the last two years of 5-6 year courses or in the final year of 3 year courses.

Criteria of eligibility.

The award of a grant is dependent on:

- the family income;
- the student's level of academic achievement (varies depending on the field of study, university, etc.).

Percentage of students receiving financial assistance.

Around 20% of all students receive State support.

Is the amount of assistance variable? What are the criteria?

Yes.

According to:

- family income,
- place of residence (distance between residence and the institution).

What expenses is this intended to cover?

Information not available.

Portability: Is financial assistance available for students to undertake a full course of study abroad ?

- No.
- No portability, except at post-graduate level.

Other social benefits.

There are various grant supplements, for

- travelling costs,
- public transport,
- accommodation,
- educational materials.

Students awarded grants are exempt from tuition fees.

Eligibility of students from other Member States for financial assistance.

- No, unless there is reciprocity.
- In principle, students from other Member States are not entitled to financial support from the State. However, there are bilateral cultural agreements under which some students may be eligible for grants, principally at post-graduate level.
- Foreign students with grants from their country of origin are exempt from tuition fees.

Other sources of grants, loans and subsidies.

Many other regional grants or grants from the universities themselves.

FRANCE

Tuition fees.

Yes.

Tuition fees are low in the universities, higher in the "*grandes écoles*" and very high in the private "*grandes écoles*".

Students awarded grants are exempt from tuition fees in public sector education.

Form of main system of financial assistance.

- Means-tested grant.
- Many other specific grants and loans, depending on the student's financial situation or the type of course followed, in particular:

  - "special personal awards" (*aides individuelles exceptionnelles - AIE*) which may be granted by the director of education for the region (*Recteur d'Académie*) to students whose parents' income is only marginally above the limit for grant purposes or to students repeating a year but regarded as particularly deserving;

  - loans on trust (*prêts d'honneur*), interest-free loans granted according to income criteria and intended for students who are not eligible for a grant (ECU 1 240 p.a. on average);

  - public service grants, in return for which students bind themselves to give 5 years' effective service to the State if they are successful in an open entrance competition for the public service.

Criteria of eligibility.

Grant:

- Age: under 26 years at the beginning of studies.
- Family income and dependants (relatively low threshold).
- Academic criteria: repeating of a year leads to withdrawal of grant.

Interest-free loan:

Students not entitled to any other financial assistance may obtain interest-free loans granted by a committee of the relevant *Académie*, which determines its own criteria for their allocation.

Percentage of students receiving financial assistance.

In 1992/93, 18% of students enrolled in institutions under the aegis of the Ministry responsible for Higher Education received a grant from that Ministry.

Is the amount of assistance variable? What are the criteria?

Yes.

Depending on the income and obligations of the family or the student (number of dependent children, distance from home to place of study, handicaps etc.).

What expenses is this intended to cover?

The amounts are fairly low (maximum ECU 2 807 p.a. in 1993/94) for grants awarded on a means-tested basis. Grants awarded on academic criteria as from the third-cycle/post-graduate level are higher (ECU 3 070 and 3 320). This assistance is provided to cover the costs necessarily incurred in pursuing a higher education course for one academic year (9 months).

Portability: Is financial assistance available for students to undertake a full course of study abroad ?

- Yes, for study in another Member State. The same grants are awarded, and on the same conditions, as for study in France.

Other social benefits.

- Tax reductions up to age 25 if child is studying.
- Grants for placements which form an integral part of a university course, awarded by the *Recteur d'Académie* to cover certain costs, including travelling expenses.

Eligibility of students from other Member States for financial assistance.

- Yes, but limited.
- Unmarried students from other Member States may apply for a grant if:
  - they have worked full-time or part-time in France in a permanent capacity for two years; or
  - one of their parents works, or has worked, in France, or was resident in France on 1 October of the preceding year.
- A married student, either a Community national, or a third country national one of whose parents is a Community national, can apply for a grant when:
  - the French national spouse has a monthly income at least equal to the national guaranteed minimum wage (*salaire minimum interprofessionnel de croissance, SMIC*).

Other sources of grants, loans and subsidies.

- Supplementary financing, not on a systematic basis, from local authorities (regions, *départements* and towns).
- Grants from business undertakings and foundations.

IRELAND

Tuition fees.

There are tuition fees.

Students may have all or part of their tuition fees paid subject to a means test according to the income of the family or, as from 1993/94 in the case of mature students, that of the student. The Department of Education reimburses the local authorities (County and Borough Councils) which pay these fees direct to the institutions.

Form of main system of financial assistance.

a) Grants under the Higher Education Grants Scheme.

b) Loans at interest, granted by the main banks.

Criteria of eligibility.

Grants

- Age: from 17.
- Higher Leaving Certificate.
- Full-time studies.
- Academic criteria at the start (level of success in the upper secondary school leaving examination). Afterwards, no further criteria applied.
- Family income.

Percentage of students receiving financial assistance.

Approx. 34%.

Is the amount of assistance variable? What are the criteria?

Yes.

According to:

- place of residence,
- income of the student, his or her parents and spouse,
- family size.

What expenses is this intended to cover?

Living expenses and travel costs. The present maximum rates of grant are ECU 1 811 for "non-adjacent" students living more than 24 km from their institution and ECU 722 for "adjacent" students living less than 24 km from the institution. The maximum amout payable towards the cost of tuition fees is normally ECU 2 480, but this can vary considerably according to the course being pursued.

Portability: Is financial assistance available for students to undertake a full course of study abroad ?

- No.
- Grants are not portable; they may be portable for short study periods abroad.

Other social benefits.

Reduction or exemption from payment of tuition fees.

Eligibility of students from other Member States for financial assistance.

- No.
- Generally speaking, students from Member States are not entitled to financial assistance under the Irish Higher Education Grants Scheme.

Other sources of grants, loans and subsidies.

Each university has its own grants.

Irish government grants for students from other Member States.

ITALY

Tuition fees.

Tuition fees and local taxes.

Students awarded grants are exempt from tuition fees.

Form of main system of financial assistance.

a) Grants linked to the student's financial situation.

b) Scholarships linked to academic achievement and financial situation.

c) Further grants to encourage students to enrol in the small universities.

d) "*Prestito d'onore*" or low-interest loans in certain regions for specialisation and preparation of a thesis.

Criteria of eligibility.

Grants

Family income.

Students must pass end-of-year examinations.

Scholarships (performance-based)

Awarded through public competition to needy students who do not qualify for other types of assistance.

Percentage of students receiving financial assistance.

2.5%. Students who are entitled to assistance are excluded, as the number of awards is very limited.

Is the amount of assistance variable ? What are the criteria?

Yes.

According to:

- the region (regions are responsible for administering the grants),
- place of residence,
- parental income.

What expenses is this intended to cover?

The amount of the average annual grant is ECU 551.

The cost of living is estimated at ECU 441 a month.

The grant is thus a long way from covering living costs.

Portability: Is financial assistance available for students to undertake a full course of study abroad ?

- No.
- No assistance is provided for full courses of study abroad. Private foundations and organisations offer grants for this purpose. There are also scholarships from the universities for advanced post-graduate study abroad.

Other social benefits.

In certain regions, special allowances for public transport.

Continuation of family allowances up to age 26 if children still studying.

Eligibility of students from other Member States for financial assistance.

- Yes, but limited.
- Conditions: parents work, or have worked, in Italy.

Other sources of grants, loans and subsidies.

- Grants from private foundations and bodies for studies abroad.
- Other regional grants.
- Grants for foreign students provided by the Ministry of Foreign Affairs.

LUXEMBOURG

Note: There are no complete university courses in Luxembourg.

Tuition fees.

No tuition fees.

Form of main system of financial assistance.

Mixed system with two parts: grant plus loan at interest.

The grant part is variable and can amount to as much as 50% for large, low-income families.

Criteria of eligibility.

- Parents' and student's income (only for the grant).
- No criteria of academic performance.

Percentage of students receiving financial assistance.

80%.

Is the amount of assistance variable ? What are the criteria?

Yes.

According to:

- the financial situation of the student or his/her parents,
- the amount of the tuition fees paid abroad (grant supplement),
- whether the student studies in Luxembourg (first year) or abroad.

What expenses is this intended to cover?

Tuition fees abroad, accommodation, meals and other expenses.

Portability: Is financial assistance available for students to undertake a full course of study abroad ?

- Yes, unconditionally.
- As complete university courses are not available in Luxembourg, students must complete their higher education abroad and there is maximum portability of the grant. When the tuition fees at a foreign university exceed a certain amount, the State also reimburses the difference.

Other social benefits.

Family allowances are continued up to age 27 if children are studying.

Eligibility of students from other Member States for financial assistance.

- Yes, but limited.
- Students from other Member States are eligible for direct assistance if they are resident in Luxembourg.

Other sources of grants, loans and subsidies.

Post-graduate grants, grants from private bodies or foundations, grants awarded by local authorities or by foreign countries under bilateral agreements.

THE NETHERLANDS

Tuition fees.

There are tuition fees.

Form of main system of financial assistance.

Basic grant for all students, plus loan, plus additional grant (in certain financial circumstances).

Maximum duration of five years.

After five years, possibility of assistance in the form of a loan.

Criteria of eligibility.

- Age: between 18 and 27 years.
- Full-time studies.
- No academic criteria.
- The basic grant is awarded regardless of parental income.

Percentage of students receiving financial assistance.

No statistics kept, but somewhere close to 100% for the basic grant.

Is the amount of assistance variable ? What are the criteria?

Yes.

According to:

- place of residence (at home or not),
- income (grants are reduced if income exceeds a certain amount).

What expenses is this intended to cover?

Subsistence expenses, course materials, tuition fees.

In the Netherlands, the basic grant is expected to cover around half of the student's financial needs, which is why additional financing is available.

Portability: Is financial assistance available for students to undertake a full course of study abroad ?

- Yes, subject to certain conditions.
- a) There are agreements with the Flemish Community of Belgium and the *Land* of North-Rhine Westphalia in the Federal Republic of Germany; students are entitled to grants to study in these areas as from 1993/94. The agreements represent a pilot phase; the government is considering the extension of these entitlements to other areas.

  b) There are also other grants for study periods abroad, in particular the STIR (*Stimuleringsprogramma voor internationalisering van het hoger onderwijs*), a programme launched in 1988/89 to encourage studies abroad.

Other social benefits.

- Tax reductions if children are studying.
- Continued payment of family allowances.
- Free pass for all public transport.

Eligibility of students from other Member States for financial assistance.

- Yes, but limited.
- Non-Dutch nationals are eligible for the basic grant if they are under 23 and :
  - they have an unlimited residence permit; or
  - their parents have lived in the Netherlands for three years continuously; or
  - one parent has/had Dutch nationality, was born in the Netherlands and has lived there for a total of 15 years; or
  - one parent lives and works, or has worked, in the Netherlands and is a national of another EC Member State, or of the former Yugoslavia, Morocco, Tunisia, Sweden or Norway; or
  - are orphans, married or over 21 years of age and have lived in the Netherlands for at least three years with a residence permit.
- As from 1992/93, students from other Member States who come to take a full course of study in the Netherlands will have their tuition fees reimbursed on the same basis

as home students, in line with Regulation (EEC) No 1612/68 on freedom of movement for workers within the Community, which provides for the equal treatment of EC citizens in relation to access to education.

Other sources of grants, loans and subsidies.

A limited number of grants for foreign students (bilateral agreements).

PORTUGAL

Tuition fees.

Yes.

Students awarded grants are exempt from tuition fees.

Form of main system of financial assistance.

- Grants, for the most part.
- Loans exist, but are rare. They are requested primarily by students approaching the end of their studies and no longer entitled to a grant.

Criteria of eligibility.

Family income. The grant is intended for students from low-income families.

Special conditions exist for students with children under 12 and for working students.

Percentage of students receiving financial assistance.

10% to 15%. No exact statistics available.

Is the amount of assistance variable? What are the criteria?

Yes.

Depending on the income of the family and/or the student.

What expenses is this intended to cover?

The grant is intended to cover subsistence, transport and study costs.

In practice, the grant amounts are low, approaching the level of the national minimum wage.

Portability: Is financial assistance available for students to undertake a full course of study abroad ?

- No.
- Grants are not portable.

Grants are available for studies abroad at doctoral or master's level.

Other social benefits.

Substantial reductions on course materials (token prices).

Medical care, cultural and sports activities entirely free of charge.

Eligibility of students from other Member States for financial assistance.

- No, except where reciprocal arrangements exist.
- Foreign students are only eligible for the system of grants where cooperation agreements exist guaranteeing equivalent rights to Portuguese students in the countries concerned.

Other sources of grants, loans and subsidies.

- No supplementary financing provided at local or regional level.
- Grants from private foundations.
- Grants at master's or doctoral level for studies in Portugal or abroad.

UNITED KINGDOM

The principal schemes of financial assistance for students are administered by different authorities in the different education jurisdictions - by the local education authorities in England and Wales, the Scottish Office Education Department and the Department of Education for Northern Ireland - but the criteria and conditions of award are generally similar throughout the United Kingdom.

Tuition fees.

Tuition fees are payable for all courses of higher education. The level of fees charged is determined by the individual institution.

The tuition fees of all students to whom grants are awarded are paid directly to the higher education institution by the relevant authority, regardless of parental income. Such fees are paid in full up to the maximum laid down by the Secretary of State.

Main forms of financial support.

a) Basic grants awarded by the relevant education authority.

b) Loans, since 1990/91.

c) Supplementary grants.

d) Access Funds: additional support for students in difficulty.

Criteria of eligibility.

All students, irrespective of their nationality, are eligible for grants and loans provided that they have been ordinarily resident in the UK, other than mainly for purposes of education, during the three years preceding the beginning of their course. They must also follow an approved, full-time course of higher education (not at post-graduate level) or of initial teacher training.

Additional conditions for award of grant (assessed annually):

a) *Basic grant*:

- family income,
- satisfactory academic progress.

b) *Loans* are not dependent on family income, but are available only to students under 50 at the beginning of the course.

c) *Supplementary grants* (means-tested) may be payable to students who:

are attending a course where the academic year lasts more than 30 weeks and three days; or

are suffering from a recognised disability; or

are independent of their parents; or

are required to maintain a home for themselves and a dependant, other than the home occupied when attending the course;

have dependants.

Percentage of students receiving financial support.

England, Wales and Northern Ireland

- In 1990/91, 76% of students received a grant and 25% of eligible students took out a loan.
- In 1991/92, 32% of eligible students took out a loan.

Scotland

- In 1990/91, 71,9% of students received a grant and 28% of students estimated eligible took out a loan.
- In 1991/92, 73.6% of students received a grant and 37% of students estimated eligible took out a loan.

Is the amount of assistance variable ? What are the criteria ?

The maximum amount of the grant is the same for institutions throughout the UK but the actual sum payable to each student varies according to:

- parents' and/or student's income; and
- where the student is living (London or elsewhere; with parents or away from home).

The amount of the loan depends on the year of study (it is less in the final year) and on where the student is living, but is independent of the family income.

What expenses is this intended to cover ?

Subsistence (accommodation, meals), transport, some books and course equipment.

The maximum annual grant payable in 1992/93 was approximately ECU 3 356 (student living in London and away from home).

Portability: Is financial assistance available to enable students to undertake a full course of study abroad ?

- No.
- Neither grants nor loans are available for full courses abroad.

  However, students whose course of study requires them to spend a period of at least one term abroad may receive a grant covering this period, the amount of which varies according to the country concerned.

  The Foreign and Commonwealth Office and the British Council also award grants for study abroad.

  Students studying or working outside the UK for an academic year as part of their course of higher education may have access to a loan.

  Students who apply to study at an institution of higher education in Ireland may be granted financial assistance, but this is at the discretion of the local education authority and not mandatory. (Students are not entitled to financial assistance to study in Ireland, so this does not qualify as "portability" within the EC.)

Other social benefits.

- Tuition fees for students awarded a grant are paid by the relevant authority direct to the institution concerned.
- In some cases, a supplementary travel allowance may be paid.
- Parents receive family allowance for children only up to age 18. Income support and housing benefits are available for students in difficulty.

Eligibility of students from other Member States for financial assistance.

- Yes, but limited.
- Students fulfilling the following conditions may only have their tuition fees reimbursed:
  - have been resident in a Member State (not mainly for purposes of education) during the three years immediately preceding the beginning of the course of study; and
  - follow an approved course of study; and
  - not have had a grant from a local education authority (in England, Wales or Scotland), from any Education and Library Board (in Northern Ireland) or from the Scottish Office Education Department, the Department of Education for Northern Ireland or the Department of Health.

Migrant workers from any Member State, or children of such, may also be eligible for grants or loans if they follow an eligible course and are themselves otherwise eligible.
Member State students who have their tuition fees reimbursed are not, however, eligible for loans.

Other systems of grants, loans or subsidies

Other individual grants from private sources, industry, the Armed Forces, educational trusts, scholarships, career development bank loans.

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EURYDICE
The Education Information Network in the European Community

Educational cooperation in the Community

The education systems in the twelve EC Member States vary considerably and this variety, which is the result of historical and cultural factors, is itself a source of wealth. In order to ensure that this diversity does not become an obstacle to the free movement of people, it is essential to provide effective information on the operation and structures of the education systems.
It is also vital for each country to benefit from the experience of its Community partners and thus contribute to the development of European educational cooperation.

In February 1976, the Council of the European Communities and the Ministers of Education adopted an action programme in the field of education (1) and agreed among other things to set up an information network.
This information network, known as EURYDICE, is designed therefore to underpin educational cooperation within the European Community.

It was recognised in 1990 as the chief instrument for providing information on national and Community structures, systems and developments in the field of education (2).

Each Member State has, in accordance with its own distinctive education structures, designated at least one Unit to participate in the network and the Commission of the European Communities has set up the EURYDICE European Unit.
The functioning of EURYDICE is based on cooperation among all the Units. In addition, the European Unit coordinates and animates the network.

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(1) Official Journal n° C38, 19.02.1976, p.1.
(2) Official Journal n° C329, 31.12.1990, p.23.

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